

Request for Continued Examination

Amendment and Response To Final Office Action

Attorney Docket No.: AIG-005 (10251/049)

Application No.: 09/955,746

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AMENDMENTS TO THE CLAIMS

This listing of the claims will replace all previous listings of the claims:

1-9. (Canceled)

10. (Currently amended) A computerized method for providing an insurance coverage to reduce potential liability associated with activities conducted on the internet, the method comprising:

- a. offering, by an insurer, to a customer ~~one or more~~ a plurality of insurance coverages [[for]] to cover a plurality of the customer's activities conducted on the internet;
- b. in response to the customer selecting a set of insurance coverages from the ~~one or more~~ plurality of insurance coverages, providing, by the insurer, a price quote for the set of insurance coverages; and
- c. in response to the customer accepting the price quote, providing, by the insurer, an insurance policy to the customer comprising the set of insurance coverages.

11. (Currently amended) The method of claim 10, wherein the ~~one or more~~ plurality of insurance coverages comprises an insurance coverage for reducing a potential liability from at least one of the customer's advertising or marketing business conducted on the internet.

12. (Currently amended) The method of claim 11, wherein the insurance coverage includes protection against a liability arising from material published, transmitted, disseminated, distributed, serialized, created, originated, exhibited, displayed, or any combination thereof by the customer via the internet ~~in the course of business~~.

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13. (Currently amended) The method of claim 12, wherein the insurance coverage includes protection for alleged wrongful acts committed by the customer, the alleged wrongful acts comprising libel, slander, product disparagement, trade libel, copyright infringement, title infringement, slogan infringement, trademark infringement, domain name infringement, trade name infringement, trade dress infringement, service name infringement, patent infringement, plagiarism, piracy, misappropriation of ideas under implied contract, or invasion, infringement, or interference with rights of privacy or publicity, or any combination thereof.

14. (Currently amended) The method of claim 10, wherein the one or more plurality of insurance coverages comprises an insurance coverage to reduce a potential liability from at least one of errors by the customer in professional services rendered on the internet, omissions by the customer in professional services rendered on the internet, content of the customer's professional services rendered on the internet, or any combination thereof.

15. (Currently amended) The method of claim 10, wherein the one or more plurality of insurance coverages comprises an insurance coverage to reduce a potential liability from allegations of tortious conduct committed by the customer in the rendering of professional services on the internet.

16. (Currently amended) The method of claim 10, wherein the one or more plurality of insurance coverages comprises an insurance coverage to reduce a potential liability of the customer to a third party arising from a failure of the customer's network security that causes damage to the third party.

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17. (Currently amended) The method of claim 10, wherein the ~~one or more~~ plurality of insurance coverages comprises an insurance coverage to reduce a customer's potential liability from a network security failure of the customer's network caused by a cyber-attack, wherein the customer's potential liability results from denial of services, loss of intangible assets, E-business interruption, cyber-extortion, computer attack rewards, crisis management, or any combination thereof.
18. (Currently amended) The method of claim 10, wherein any of the ~~one or more~~ plurality of insurance coverages cover the customer's business conducted worldwide.
19. (Currently amended) The method of claim 10, wherein offering to a customer one or more insurance coverages comprises offering over the internet a price quote, by the insurer, for the ~~one or more~~ plurality of insurance coverages ~~over the internet~~.
20. (Previously presented) The method of claim 19, wherein the price quote is provided via a webpage.

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21. (Currently amended) A computerized method for mitigating internet-related risk, the method comprising:

- a. offering to a customer via a user-selectable menu ~~one or more~~ a plurality of insurance coverages for reducing the customer's liability associated with a plurality of transactions conducted over the internet at least one of providing internet content by the customer, professional errors or omissions provided by the customer over the internet, third party network security, cyber extortion, loss of intangible property, business interruption, reward funds for reporting cyber criminals, funds for communications in times of crisis, or any combination thereof;
- b. in response to the customer selecting a set of insurance coverages from the ~~one or more~~ insurance coverages, providing, by an insurer, a price quote for the set of insurance coverages; and
- c. in response to the customer accepting the price quote, providing, by the insurer, an insurance policy to the customer comprising the set of insurance coverages.

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22. (Currently amended) A computerized method for reducing a customer's potential liability associated with conducting business on the internet, the method comprising:

a. offering, by an insurer, to a customer a [[user]] customer-selectable menu of insurance coverages covering a plurality of transactions conducted over the internet, the menu comprising at least one two or more of:

i. a first insurance coverage for the customer's advertising or marketing business conducted on the internet;

ii. a second insurance coverage for the customer's professional services rendered via the internet;

iii. a third insurance coverage for protection against a third party liability for the customer's business conducted on the internet;

iv. a fourth insurance coverage for network security when conducting business on the internet; and

b. in response to the customer selecting a set of insurance coverages from the [[user]] customer-selectable menu, providing, by the insurer, an insurance policy comprising the set of insurance coverages.

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23. (Currently amended) A method for mitigating a risk associated with a customer's business conducted on the internet, the method comprising:

- a. offering, by an insurer, via a [[user]] customer-selectable menu ~~one or more a plurality of insurance coverages for covering a plurality of the customer's activities conducted on the internet;~~
- b. in response to a [[user]] customer selecting a set of insurance coverages from the menu, performing a risk assessment based on the [[user's]] customer's internet-related activities;
- c. after the risk assessment is performed, offering, by the insurer, a price quote to the [[user]] customer for the set of insurance coverages; and
- d. in response to the user accepting the price quote, issuing, by the insurer, an insurance policy including the set of insurance coverages.

24. (Currently amended) The method of claim 23, wherein the ~~one or more~~ plurality of insurance coverages comprises at least one of a first insurance coverage for the customer's advertising or marketing business conducted on the internet, a second insurance coverage for the customer's professional services rendered via the internet, a third insurance coverage for protection against a third party liability for the customer's business conducted on the internet, a fourth insurance coverage for network security when conducting business on the internet, or any combination thereof.

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25. (Currently amended) A computer program tangibly embodied in a computer-readable medium containing instructions operable to cause data processing apparatus to:

- a. offer via a [[user]] customer-selectable menu one or more a plurality of insurance coverages [[for]] to cover a plurality of the customer's transactions conducted over the internet;
- b. in response to a [[user]] customer selecting a set of insurance coverages from the menu, offer a price quote to the [[user]] customer for the set of insurance coverages; and
- c. in response to the [[user]] customer accepting the price quote, issue, by the insurer, an insurance policy including the set of insurance coverages.

26. (Currently amended) The computer program of claim 25, wherein the one or more plurality of insurance coverages comprises at least one of a first insurance coverage for the customer's advertising or marketing business conducted on the internet, a second insurance coverage for the customer's professional services rendered via the internet, a third insurance coverage for protection against a third party liability for the customer's business conducted on the internet, a fourth insurance coverage for network security when conducting business on the internet, or any combination thereof.

27. (Currently amended) A system for storing digital data and retrieving digital data from a digital memory, the data stored in and retrieved from computer-readable media, the data being associated with [[an]] a customer's insurance policy.including one or more a plurality of insurance coverages each for reducing liability associated [[for]] with a plurality of the customer's business activities conducted on the internet and stored in response to the customer an insured party purchasing the insurance policy, wherein the digital data is retrieved from the digital memory in response to one of a retrieval request or a claim against the insurance policy.

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28. (Currently amended) The system of claim 27, wherein the ~~one or more~~ plurality of insurance coverages comprises at least one of a first insurance coverage for the customer's advertising or marketing business conducted on the internet, a second insurance coverage for the customer's professional services rendered via the internet, a third insurance coverage for protection against a third party liability for the customer's business conducted on the internet, a fourth insurance coverage for network security when conducting business on the internet, or any combination thereof.